

Home Modification Loan Program



The Home Modification Loan Program (HMLP) is a program of MRC's Community Services Program. It is a collaborative project between MRC and Community Economic Development Assistance Corporation. Our goal is to provide resources to individuals with disabilities and their families to modify their primary, permanent residence to enhance more independent functioning in their family and community.

What is the Home Modification Loan Program?

The HMLP provides loans for access modifications to the principal residence of elders, adults with disabilities and families with children. Examples of modifications that may be eligible under this program include the installation of sensory adaptations, wheelchair access via lifts, ramps, door widening, or bathroom modifications such as grab bars and roll in showers.

Who is Eligible for the Program?

Any homeowner who has a disability, has a household member who has a disability or rents to an individual (s) with a disability may apply for a loan. Income requirements will be based on the total household gross income of the homeowner. Any household in a property with less than 10 units may be eligible. The owner of the property must apply. The unit requiring modifications must be the primary, principle residence of the individual(s) with the disability. The modifications to be made to the residence must be necessary to allow the beneficiary to remain in their home and must specifically relate to the functional limitations caused by the disability.

How Much Can I Borrow?

Based on income eligibility, from \$1,000 up to \$25,000 (inclusive of all costs) may be loaned in a Deferred Payment Loan (DPL) or Amortized Loan secured by a promissory note and/or a mortgage lien. A DPL is due upon sale or transfer of title of the property. Low interest amortizing loans require monthly payment schedules but will be offered at below market rates.

What are the Income Guidelines?

Income verification will be requested in the form of photocopies of earning statements, tax returns, benefit confirmation or pay stubs. Income guidelines will be utilized and those who show income in excess of 200% of the guidelines will be considered ineligible. If you are determined eligible, you will be informed of the type of loan for which you qualify. Households with up to 100% of median income will have a 0% interest loan; those from 100% to 200% of median income will receive a 3% interest loan.

How Do I Apply?

To apply for a loan under the HMLP please contact the agency nearest you listed below.

Pioneer Planning Commission
26 Central Street, West Springfield, MA 01089
412-781-6045 FAX 413-732-2593
email plischetti@PVPC.org

Rural Housing Improvement, Inc.
218 Central Street, Winchendon, MA 01475
978-297-5300x210 TTY/TDD 978-297-3176
email audrey@RHIRCAP.org

Community Teamwork, Inc.
167 Dutton Street, Lowell, MA 001852
978-459-0551x237 TTY/TDD 978-686-9334
email cbeauregard@comteam.org

South Middlesex Opportunity Council, Inc.
300 Howard Street, Framingham, MA 01702
V/TTY 1-800-724-7662 FAX 508-620-2310
email rolands@smoc.org

So. Shore Housing Development Corporation
169 Summer Street, Kingston, MA 02364
781-585-3885x250 TTY/TDD 781-585-3886
email jmaney@southshorehousing.org

Metropolitan Boston Housing Partnership
569 Columbus Ave., Boston, MA 02118
616-859-0400x300
email sarahc@mbhp.org

For More Information:

Refer to our website at www.mass.gov/mrc/agency/homemods.htm

Or contact

Anne Lane, Program Coordinator at 781-925-4434 or annelane@mediaone.net
Karen Langley, MRC at 617-204-3851 or karen.langley@mrc.state.ma.us

The Americans with Disabilities Act of 1990 (*ADA*) prohibits discrimination on the basis of disability in employment and public services provided by government agencies. If consumers or employees of the Massachusetts Rehabilitation Commission believe they have been discriminated against on the basis of disability, they should contact the Commission's Civil Rights Officer: Albert Jones, Jr., 27 Wormwood Street, Suite 600, Boston, MA 02210-1616, Telephone 617-204-3762 (*Voice*), 1-800-245-6543 (*TTY*).